1/18/11 9:18:06 DK P BK 142 PG 193 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Limited Power of Attorney

DE SOTO COUNTY, MS

GRANTOR: The Secretary of Housing and Urban Development GRANTOR ADDRESS: 451 SEVENTH STREET, SW WASHINGTON D.C. 20410

GRANTEE: C&L Service Corporation GRANTEE ADDRESS: 2488 E 81ST ST SUITE 700 TULSA, OK 74137

PREPARED BY: MIKEL A. ANDERSON

RETURN TO: C&L SERVICE CORPORATION 2488 E 81ST ST SUITE 700 TULSA, OK 74137 PHONE: (918)-935-2957 Return To: C&L Service Corporation 2488 E. 81st St, Suite 700 Tulsa, OK 74137

Grantor:

Secretary of Housing and Urban Development

Grantee:

C&L Service Corporation

LIMITED POWER OF ATTORNEY

Know all men by these present that the Secretary of Housing and Urban Development, 451 Seventh Street, S.W., Washington, DC 20410 (the "Secretary"), by and through the Federal Housing Commissioner, does hereby Make, constitute, and appoint C & L Service Corporation, 2448 E. 81st Street, Suite 3100, Tulsa, Oklahoma (the "Contractor"), as true and lawful attorney-in-fact to act in the name, place, and stead of the Secretary for the purposes set out below. Further, the following listed individuals are designated as signatories on behalf of such corporations:

Alexina Person, Carlos Torres, Heather Daniels, Monique Ivy and Sha Terrell

To execute, acknowledge, seal, and deliver any and all instruments that may be essential or required:

- To effectuate the release, discharge, satisfaction or cancellation as a valid lien or encumbrance of record or any and all real property security instruments of whatever type held by the Secretary and serviced by the Contractor. Such real property security instruments include, but are not limited to, mortgages, deeds or trust, trust indentures, or trust deeds;
- 2. To complete the process of modifying mortgages;
- To complete and properly record proofs of claim and reaffirmation agreements as appropriate in Bankruptcy cases;
- To effectuate forbearance agreements with borrowers;
- To properly document the status of borrower's accounts or disbursement records, including, but not limited to statements of account and/or other affidavits or certificates as required by applicable law;
- 6. To properly process and disburse casualty insurance proceeds;
- 7. To report matters to the I.R.S. and issue 1099s and other reports as required;

The rights, powers, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date hereof and such rights, powers, and authority shall remain in full force until it has been revoked by the grantor by the execution and delivery of a written instrument revoking the authority hereby granted or at 12:00 midnight central time on December 31, 2012, whichever comes first.

Any third party may rely upon this document as evidence of the Contractor's authority to continue to exercise the powers granted herein until the Termination Date, unless a Revocation has been made a matter of public record within the jurisdiction of the property which is subject to the real property security interest being released, or unless such third party has actual notice of the Revocation.

Executed this 2nd day of September, 2010.

SHAUN DONOVAN SECETARY OF HOUSING AND URBAN DEVELOPMENT

Sharon Lundstrom, Director

Single Family Servicing & Loss Mitigation Division

ACKNOWLEDGMENT State of Oklahoma)SS County of Oklahoma

Acknowledged before me this 22 no day of November, 2010, by Sharon Lundstrom, Director, Single Family Servicing & Loss Mitigation Division, US Department of Housing & Urban Development, on behalf Of the Secretary of Housing and Urban Development acting by the through the Federal Housing Commissioner



Larry Davenport, Notary Public

BY ACCEPTING OR ACTING UNDER THE APPOINTMENT, THE ATTORNEY-IN-FACT ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES AND LIABILITIES OF AN AGENT.

C & L Service Corporation

Prepared by Mikel K. Anderson, OBA 12195, U.S. Dept. of H.U.D., Oklahoma City Field Office, 301 N.W. 6th St., Ste. 200, Oklahoma City, OK 73102-2807